

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims**

1. (currently amended) A computer system for delivering ~~at least one~~ financial messages to a client user, different from an internal user, ~~regarding financial activity~~, the computer system comprising ~~at least one computing device~~:  
  
    at least one processor and at least one data storage device in communication with the at least one processor,  
  
    wherein the at least one data storage device stores a messaging system comprising a registration system program configured to register the client user and determine the client user's preferences for financial messages to be received by the client user;  
  
    a message creation system program configured to monitor financial activity and an investment account of the client user, create the financial messages as requested by the client user in accordance with the client user's preferences regarding the monitored financial activity and the client user's investment account, and deliver the financial messages to the client user; and  
  
    an intervention system program configured to allow ~~an~~ the internal user of the system to at least one of add to and edit ~~content of a~~ the financial messages to a the client user prior to delivery.
2. (previously presented) The system as recited by claim 1, wherein the registration system program includes a registration interface module configured to create

a client user preference designation interface to determine the messages to be received by the client user.

3. (currently amended) The system as recited by claim 1, the ~~at least one computing device~~ the message creation system program further comprising a program for providing a user message inbox for viewing a client user message.

4. (original) The system as recited by claim 1, wherein the system is accessible by the client user from an online financial transaction forum.

5. (currently amended) The system as recited by claim 1, ~~at least one computing device~~ the message creation system program further comprising an internal user interface system program.

6. (previously presented) The system as recited by claim 5, wherein the internal interface system program comprises a financial advisor interface module configured to provide:

an advisor client user preference designation for designating client user preferences;

an advisor preference interface for designating advisor message preferences; and

an advisor message inbox for viewing client user or advisor messages.

7. (currently amended) The system as recited by claim 5, the ~~at least one computing device~~ the message creation system program further comprising a program providing a client user searching mechanism.

8. (currently amended) The system as recited by claim 5, the ~~at least one computing device~~ the message creation system program further comprising a reporting system for generating reports.

9. (currently amended) The system as recited by claim 5, the ~~at least one computing device~~ the message creation system program further comprising a program for providing a user list edit interface which prevents delivery of a message to the client user.

10. (currently amended) The system as recited by claim 5, the ~~at least one computing device~~ the message creation system program further comprising a program for providing a manager user message viewing interface.

11. (currently amended) The system as recited by claim 5, the ~~at least one computing device~~ the message creation system program further comprising a program for providing a client service agent interface including a message viewing interface.

12. (currently amended) The system as recited by claim 5, the ~~at least one computing device~~ the message creation system program further comprising a program for providing a marketing interface including a disclaimer interface, a message type creating interface and a message template editing interface.

13. (original) The system as recited by claim 1, further comprising a market feed for supplying market data.

14. (currently amended) The system as recited by claim 1, the ~~at least one computing device~~ the message creation system program further comprising a security and authentication system program for controlling access to and within the system.

15. (currently amended) The system as recited by claim 1, the ~~at least one computing device~~ the message creation system program further comprising a program for providing at least one of an on-line chat system, a video conference system and a webcasting system.

16. (currently amended) The system as recited by claim 1, wherein the financial messages are deliverable via electronic mail, facsimile, telephone, or wireless device.

17. (currently amended) An internal user interface system for an internal user of a financial message delivery system, the interface system comprising:

means for designating ~~client user~~ message preferences of a client user for receiving client user messages from an internal user, different from the client user, concerning financial activity and the client user's investment account;

means for designating internal user message preferences for sending internal user messages to the client user concerning financial activity and the client user's investment account;

means for the internal user to viewing the client user messages or the internal user messages;

means for monitoring financial activity and the client user's investment account in accordance with the client user's message preferences;

~~means for replying to client user messages;~~

means for ~~creating~~ automatically generating messages to be sent to the client user concerning the financial activity and the client user's account in accordance with the designated client user preferences; ~~and~~

means for the internal user to add to or edit content of the automatically generated messages; and

means for the client user to searching for messages sent to or received from ~~for a~~ the client user.

18. (currently amended) A computerized method for delivering a one or more financial messages to a client user from an internal user, different from the client user, related to an investment account of the client user in a financial communication system, comprising the steps of:

~~gathering~~ obtaining the client user message preferences from the client user concerning the topics of the financial messages;

storing the client user message preferences;

monitoring financial activity and the investment account of the client user in accordance with the client user message preferences; and

automatically creating a client user the financial messages regarding the monitored financial activity and the client user's investment account in accordance with the client user message preferences; ~~and~~

~~providing a user interface allowing an internal user to add a personalized note to~~ enabling the internal user to add to or edit the content of the financial messages; and

the financial communication system delivering the financial messages to the client user in accordance with the client user message preferences.

19. (currently amended) The method as recited by claim 18, wherein the internal user performs the step of gathering storing the client user message preferences ~~comprises providing user interface for an internal user designation of the client user message preferences.~~

20. (canceled)

21. (currently amended) The method as recited by claim 18, further comprising the step of reviewing the financial messages prior to delivery for regulatory compliance.

22. (new) The method as recited by claim 18, wherein the step of obtaining client user message preferences further comprises obtaining the client user preferences concerning the format of the financial messages.

23. (new) The method as recited by claim 18, wherein the step of gathering client user message preferences further comprises obtaining the client user preferences concerning delivery of the financial messages.

24. (new) The method as recited by claim 18, wherein the topics include order status, research reevaluation, expiring options, maturing bonds, called bonds, a highlighted stock list, or focus stock list.

25. (new) The system as recited by claim 1, wherein the message creation system program includes an identification module that monitors financial activity and the

client user's investment account and determines whether the monitored financial activity and determines whether the monitored financial activity concerns a financial instrument in the client user's account.

26. (new) The method as recited by claim 18, wherein the step of monitoring financial activity and the investment account of the client user in accordance with the client user message preferences includes determining whether the monitored financial activity the monitored financial activity concerns a financial instrument in the client user's account.